

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JEREMY J. FECKO
JULIE N. FECKO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-70625 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/25/2017 and confirmed on 11/16/17 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		137,183.05
Less Refunds to Debtor	3,780.23	
TOTAL AMOUNT OF PLAN FUND		133,402.82

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,450.00	
Trustee Fee	6,136.03	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,586.03

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE ET AL Acct: 2668	0.00	49,852.40	0.00	49,852.40
	SOMERSET TRUST COMPANY Acct: 2823	0.00	20,853.00	0.00	20,853.00
	US BANK NA - TRUSTEE ET AL Acct: 2668	1,866.76	1,866.76	0.00	1,866.76
	ALLY FINANCIAL(*) Acct: 6945	25,291.38	25,291.38	4,178.38	29,469.76
	ALLY FINANCIAL(*) Acct: 7856	19,411.73	19,411.73	3,204.88	22,616.61
					124,658.53

Priority					
	RICHARD G ALLEN ESQ Acct:	0.00	0.00	0.00	0.00
	JEREMY J. FECKO Acct:	0.00	0.00	0.00	0.00
	JEREMY J. FECKO Acct:	3,780.23	3,780.23	0.00	0.00
	LAW OFFICES OF RICHARD G ALLEN Acct:	0.00	0.00	0.00	0.00
	RICHARD G ALLEN ESQ Acct:	0.00	0.00	0.00	0.00
	RICHARD G ALLEN ESQ Acct:	1,573.39	1,573.39	0.00	0.00
	RICHARD G ALLEN ESQ Acct:	876.61	876.61	0.00	0.00
	LAW OFFICES OF RICHARD G ALLEN Acct:	0.00	0.00	0.00	0.00
	US BANK NA - TRUSTEE ET AL Acct: 2668	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured				
PNC BANK NA	11,183.21	17.13	0.00	17.13

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8915				
	CAPITAL ONE BANK (USA) NA BY AMERIC	3,473.68	5.32	0.00	5.32
	Acct: 5317				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,696.08	4.13	0.00	4.13
	Acct: 8382				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,509.88	2.31	0.00	2.31
	Acct: 1629				
	CREDIT FIRST NA*	794.16	1.22	0.00	1.22
	Acct: 4711				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 5040				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 3593				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 1440				
	KEYBANK NA**	0.00	0.00	0.00	0.00
	Acct: 5001				
	KEYBANK NA**	0.00	0.00	0.00	0.00
	Acct: 5003				
	KEYBANK NA**	0.00	0.00	0.00	0.00
	Acct: 5002				
	KEYBANK NA**	1,753.48	2.68	0.00	2.68
	Acct: 5004				
	MIDLAND FUNDING LLC	4,325.96	6.62	0.00	6.62
	Acct: 0217				
	MIDLAND FUNDING LLC	1,919.73	2.94	0.00	2.94
	Acct: 9721				
	NATIONAL COLLEGIATE STUDENT LOAN *	11,685.55	17.90	0.00	17.90
	Acct: 8915				
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,744.61	8.80	0.00	8.80
	Acct: 1780				
	UNITED STATES DEPARTMENT OF EDUC	49,116.30	75.21	0.00	75.21
	Acct: 8915				
	WELLS FARGO BANK NA	6,687.07	10.24	0.00	10.24
	Acct: 7781				
	WELLS FARGO BANK NA	1,432.64	2.19	0.00	2.19
	Acct: 7505				
	PEOPLES NATURAL GAS CO LLC*	1,026.36	1.57	0.00	1.57
	Acct: 7258				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0217				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	DEB ANGEL AND ZACK KUZMICK	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC	0.00	0.00	0.00	0.00
	Acct:				
	FRIEDMAN VARTOLO LLP	0.00	0.00	0.00	0.00
	Acct:				
					158.26
TOTAL PAID TO CREDITORS					124,816.79

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	46,569.87
UNSECURED	103,348.71

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JEREMY J. FECKO

JULIE N. FECKO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-70625 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jeremy J. Fecko
Julie N. Fecko
Debtors

Case No. 17-70625-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Dec 22, 2022

Form ID: pdf900

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy J. Fecko, Julie N. Fecko, 3908 Menoher Blvd, Johnstown, PA 15905-5108
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
sp	+ Cynthia Berger, Law Offices of Berger & Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
14682105	+ Freedom Mortgage Corp, Attn: Bankruptcy, P.O. Box 489, Mt Laurel, NJ 08054-0489
14682110	+ Somerset Trust, 151 W. Main Street, Somerset, PA 15501-2068

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 22 2022 23:45:24	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Dec 22 2022 23:41:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 22 2022 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14682097	+ Email/Text: ally@ebn.phinsolutions.com	Dec 22 2022 23:41:00	Ally Financial, Attn: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
14696947	Email/Text: ally@ebn.phinsolutions.com	Dec 22 2022 23:41:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14682098	^ MEBN	Dec 22 2022 23:38:00	Atg Credit LLC, 1700 W Cortland Street, Ste 2, Chicago, IL 60622-1131
14682099	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:44:56	Capital One, Attn: Bankruptcy, P.O. Box 30253, Salt Lake City, UT 84130-0253
14682100	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:44:56	Capital One, Attn: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14764174	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:45:22	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14764175	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:45:35	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14682101	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2022 23:41:00	Comenitycapital/bosco, Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125

District/off: 0315-7

User: auto

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Date Rcvd: Dec 22, 2022

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14718799	Email/Text: BKPT@cfna.com	Dec 22 2022 23:41:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14682102	+ Email/Text: BKPT@cfna.com	Dec 22 2022 23:41:00	Credit First National Association, Attn: BK Credit Operations, P.O. Box 81315, Cleveland, OH 44181-0315
14682103	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 22 2022 23:41:00	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14716652	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 22 2022 23:41:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14691946	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 22 2022 23:41:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn Oh 44144-2338
14682106	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 22 2022 23:41:00	Keybank NA, Key Bank; Attention: Recovery Payment, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14738364	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2022 23:41:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14682108	^ MEBN	Dec 22 2022 23:37:34	MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14682107	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2022 23:41:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14699488	+ Email/Text: TSIBNCBOX4275@tsico.com	Dec 22 2022 23:41:00	National Collegiate Student Loan Trust 2004-1, Po Box 4275, Norcross, GA 30091-4275
14682109	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2022 23:45:07	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14703435	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2022 23:45:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14682558	+ Email/PDF: rmscedi@recoverycorp.com	Dec 22 2022 23:45:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14718621	+ Email/Text: ebnpeoples@grblaw.com	Dec 22 2022 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14768969	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2022 23:41:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15478458	+ Email/Text: flyersprod.inbound@axisai.com	Dec 22 2022 23:41:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14682111	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 22 2022 23:41:00	US Dept Of Ed/Great Lakes Higher Ed., Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121
14758408	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 22 2022 23:41:00	United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973
14682112	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2022 23:44:59	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
14692446	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2022 23:45:23	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-7

User: auto

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Date Rcvd: Dec 22, 2022

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Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Rushmore Loan Management Services, LLC as servicer
cr		U.S. BANK NATIONAL ASSOCIATION
cr		U.S. Bank National Association, not in its individ
aty	*+	Somerset Trust Company, 151 W. Main Street, Somerset, PA 15501-2068
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14682104	*+	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14765862	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
David J. Novak	on behalf of Attorney Somerset Trust Company davidnov162@hotmail.com rfn@jjbodies.com
Lauren Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Jeremy J. Fecko ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Joint Debtor Julie N. Fecko ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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Date Rcvd: Dec 22, 2022

Form ID: pdf900

Total Noticed: 36

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 12